

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OHIO
EASTERN DIVISION - AKRON

IN RE:)	CHAPTER 13
)	
CHRISTOPHER D. JANOK)	CASE NO. 19-50681
)	
Debtor)	JUDGE ALAN M. KOSCHIK
)	
)	OBJECTION TO CONFIRMATION
)	OF THE CHAPTER 13 PLAN
)	
)	** PROPERTY ADDRESS
)	1233 Nola Avenue
)	Barberton, Ohio 44203

Now comes M&T BANK a creditor herein holding a secured claim on the residence of the debtor and hereafter, pursuant to 11 U.S.C., Section 1324 objects to the confirmation of the within Chapter 13 plan for the reasons set forth:

1. The debtor is in possession and use of the property and is unable or has not been given adequate protection against further deterioration or depletion of the property which is secured by the mortgage of M&T Bank, including but not limited to the payment of real estate taxes and maintenance of adequate insurance.

2. There is no equity in the real estate which is secured by the mortgage of M&T Bank, or, if there is equity, it is of insignificant value.

3. The plan does not comply with 11 U.S.C Section 1322(b)(5) as the plan does not provide for the curing of arrearages within a reasonable time, which arrearages are in the sum of \$9,257.73.

4. The Objection that is raised herewith is a standing Objection and shall continue with reference to the currently proposed plan and any subsequently modified plan or plans.

WHEREFORE, Creditor prays that this Court deny confirmation of the Debtor(s) proposed Chapter 13 Plan.

/s/ Edward A. Bailey
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CERTIFICATE OF SERVICE

I certify that on June 28, 2019, a true and correct copy of the Objection to Confirmation was served:

Via the Court's Electronic Case Filing System on these entities and individuals who are listed on the court's Electronic Mail Notice List:

1. Office of the U.S. Trustee at (Registered address)@usdoj.gov
2. Keith Rucinski on behalf of the Chapter 13 Trustee's office at krucinski@ch13akron.com
3. David Mucklow, Esq. on behalf of Christopher D. Janok, Debtor, at davidamucklow@yahoo.com

And by regular U.S. mail, postage prepaid, to:

4. Christopher D. Janok, Debtor at 1233 Nola Avenue, Barberton, OH 44203
5. Summit County Treasurer's Office at Ohio Building - 175 S. Main Street, Suite 320, Akron, Ohio 44308
6. Robyn Janok at 1233 Nola Avenue, Barberton, OH 44203

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